

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: GONZALO RAMOS	§	Case No. 08-73634
BOBBIE S. RAMOS	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/10/2008.
- 2) The plan was confirmed on 06/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/06/2010.
- 5) The case was dismissed on 12/03/2010.
- 6) Number of months from filing or conversion to last payment: 22.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,682.02.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 6,697.50	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 6,697.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 445.76	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 445.76
Attorney fees paid and disclosed by debtor:	\$ 1,200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
A LAW OFFICE OF CROSBY & COUNTRYWIDE HOME LOANS INC	Lgl	3,500.00	NA	NA	0.00	0.00
ILLINOIS COMMUNITY CREDIT	Sec	0.00	127,869.03	0.00	0.00	0.00
ILLINOIS COMMUNITY CREDIT	Sec	9,750.00	9,750.00	9,750.00	5,820.47	0.00
ILLINOIS COMMUNITY CREDIT	Uns	8,484.00	7,248.74	7,248.74	0.00	0.00
GREEN TREE SERVICING LLC	Sec	4,839.90	4,839.90	4,839.90	431.27	0.00
DEPARTMENT OF THE TREASURY	Pri	1,450.44	NA	NA	0.00	0.00
ABA	Uns	854.00	NA	NA	0.00	0.00
ABA	Uns	170.00	NA	NA	0.00	0.00
ABA	Uns	131.00	NA	NA	0.00	0.00
ABA	Uns	80.00	NA	NA	0.00	0.00
ADVANCE AMERICA #601	Uns	1,000.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Uns	150.00	201.45	201.45	0.00	0.00
ALL CREDIT LENDERS	Uns	250.00	371.39	371.39	0.00	0.00
ALLIED BUSINESS ACCOUNTS INC.	Uns	853.83	NA	NA	0.00	0.00
AMERICASH LOANS, LLC	Uns	300.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	21.54	502.82	502.82	0.00	0.00
ASSC BUS SRV	Uns	1,763.00	NA	NA	0.00	0.00
COLL PROFSNL	Uns	252.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COLLECTECH SYSTEMS	Uns	108.47	NA	NA	0.00	0.00
ATTORNEY TERRY HOSS &	Uns	124.20	1,762.90	1,762.90	0.00	0.00
CREDITORS PROTECTION	Uns	204.00	NA	NA	0.00	0.00
GREAT LAKES SPECIALTY	Uns	425.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Uns	3,403.00	1,242.09	1,242.09	0.00	0.00
HSBC AUTO FINANCE (f/k/a	Uns	9,464.00	10,423.94	10,423.94	0.00	0.00
ILL COMM CU	Uns	68.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Uns	207.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	349.00	6,627.00	6,627.00	0.00	0.00
MUTUAL MANAGEMENT	Uns	292.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT	Uns	113.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	765.94	765.94	765.94	0.00	0.00
NICOLE SCHAEFER	Uns	300.00	NA	NA	0.00	0.00
NICOR GAS	Uns	97.00	NA	NA	0.00	0.00
PROFCOLSRV	Uns	147.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEM	Uns	121.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	390.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	44.75	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	141.00	141.11	141.11	0.00	0.00
U.S. ENERGY SAVINGS CORP.	Uns	332.89	NA	NA	0.00	0.00
WORLD FINANCE CORP	Uns	1,545.00	NA	NA	0.00	0.00
WORLD ASSET PURCH.	Uns	2,299.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Uns	0.00	2,477.02	2,477.02	0.00	0.00
TIME INVESTMENT CO	Uns	0.00	1,251.09	1,251.09	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	6,675.45	6,675.45	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,320.41	1,320.41	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	0.00	4.00	4.00	0.00	0.00
SECURITY FINANCE	Uns	0.00	576.00	576.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	157.08	157.08	0.00	0.00
ALL CREDIT LENDERS	Uns	0.00	750.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,839.90	\$ 431.27	\$ 0.00
Debt Secured by Vehicle	\$ 9,750.00	\$ 5,820.47	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 14,589.90	\$ 6,251.74	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,675.45	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 6,675.45	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 35,072.98	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 445.76	
Disbursements to Creditors	\$ 6,251.74	
TOTAL DISBURSEMENTS:		\$ 6,697.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/24/2011

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.